

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
HATTIESBURG DIVISION**

In re:

STEVIE MASON SMITH  
BRANDI FLORY SMITH  
Debtor(s)

Case No. 20-02903 KMS

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2020.
- 2) The plan was confirmed on 01/25/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/24/2025.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,581.87.
- 10) Amount of unsecured claims discharged without full payment: \$38,602.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$65,274.96
Less amount refunded to debtor	\$6,648.46

**NET RECEIPTS:** **\$58,626.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,143.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,743.50**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FRANKLIN FINANCIAL CORP	Unsecured	NA	NA	NA	0.00	0.00
1ST FRANKLIN FINANCIAL CORP	Unsecured	NA	NA	NA	0.00	0.00
Aaron	Unsecured	NA	NA	NA	0.00	0.00
ALLSTATE	Unsecured	268.33	NA	NA	0.00	0.00
Amazon	Unsecured	570.60	NA	NA	0.00	0.00
AT&T	Unsecured	1,272.71	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	2,707.35	2,833.57	2,833.57	2,833.57	0.00
Barclay Card Services	Unsecured	1,709.79	NA	NA	0.00	0.00
BELK/GEMB	Unsecured	416.19	NA	NA	0.00	0.00
Best Buy	Unsecured	1,622.32	NA	NA	0.00	0.00
C SPIRE WIRELESS	Unsecured	1,056.50	NA	NA	0.00	0.00
CARE CREDIT	Unsecured	3,316.00	NA	NA	0.00	0.00
Children's Place	Unsecured	227.69	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	227.69	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	2,359.01	NA	NA	0.00	0.00
DEPOT FINANCIAL SERVICES INC.	Secured	1,106.29	1,123.20	500.00	500.00	15.47
DEPOT FINANCIAL SERVICES INC.	Unsecured	NA	0.00	623.20	623.20	0.00
DISH NETWORK	Unsecured	3,241.75	NA	NA	0.00	0.00
EXXON MOBILE	Unsecured	819.50	NA	NA	0.00	0.00
FAMILY CHOICE FINANCIAL	Unsecured	4,479.47	5,661.31	5,661.31	5,661.31	0.00
FIRST INVESTORS FINANCIAL SERVICE	Secured	11,728.16	15,248.35	15,248.35	15,248.35	979.36
GEMB/JCP	Unsecured	749.24	NA	NA	0.00	0.00
Hattiesburg Clinic	Unsecured	259.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	0.00	368.66	368.66	0.00
INTERNAL REVENUE SERVICE	Priority	854.02	1,903.27	1,534.61	1,534.61	0.00
KEY REAL ESTATE	Unsecured	1,000.00	NA	NA	0.00	0.00
LAKELAND ANESTHESIA	Unsecured	912.00	NA	NA	0.00	0.00
Lowe's	Unsecured	418.36	NA	NA	0.00	0.00
MISSISSIPPI DEPARTMENT OF REVENUE	Priority	NA	1,037.16	1,037.16	1,037.16	0.00
MISSISSIPPI DEPARTMENT OF REVENUE	Priority	NA	517.02	0.00	0.00	0.00
MISSISSIPPI DEPARTMENT OF REVENUE	Priority	NA	171.38	171.38	171.38	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MISSISSIPPI DEPARTMENT OF REVENUE	Priority	NA	740.40	740.40	740.40	0.00
NPRTO SOUTH-EAST LLC	Unsecured	NA	663.03	663.03	663.03	0.00
NPRTO SOUTH-EAST LLC	Unsecured	NA	423.20	423.20	423.20	0.00
OLD NAVY	Unsecured	729.89	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES II, LL	Secured	2,242.74	2,312.25	2,312.25	0.00	0.00
PNC BANK, N.A.	Unsecured	8,259.22	8,259.22	8,259.22	0.00	0.00
PORTFOLIO RECOV ASSOC	Secured	8,252.47	8,252.47	8,252.47	8,252.47	437.14
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	12,393.69	12,393.69	12,393.69	0.00
REPUBLIC FINANCE, LLC	Secured	1,940.42	2,844.79	2,844.79	0.00	0.00
SOUTHERN BONE & JOINT	Unsecured	580.00	NA	NA	0.00	0.00
Synchrony Bank	Unsecured	570.60	NA	NA	0.00	0.00
TELECHECK	Unsecured	100.00	NA	NA	0.00	0.00
TOYS R US	Unsecured	1,099.74	NA	NA	0.00	0.00
Tractor Supply	Unsecured	2,197.45	NA	NA	0.00	0.00
TRAVELERS	Unsecured	128.98	NA	NA	0.00	0.00
University Medical Cen	Unsecured	365.38	NA	NA	0.00	0.00
University Medical Cen	Unsecured	87.16	NA	NA	0.00	0.00
VERIZON	Unsecured	3,189.24	NA	NA	0.00	0.00
Walmart	Unsecured	424.22	NA	NA	0.00	0.00
Walmart	Unsecured	424.22	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,500.82	\$23,500.82	\$1,416.50
All Other Secured	\$5,657.04	\$500.00	\$15.47
<b>TOTAL SECURED:</b>	<b>\$29,157.86</b>	<b>\$24,000.82</b>	<b>\$1,431.97</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,483.55	\$3,483.55	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,483.55</b>	<b>\$3,483.55</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,225.88</b>	<b>\$22,966.66</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,743.50</u>
Disbursements to Creditors	<u>\$51,883.00</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$58,626.50</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2025

By: /s/ David Rawlings

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.